Case 16-04472 Doc 1 Fill in this information to identify your case:		Entered 02/12/16 15:41:52 age 1 of 78	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Gabriel First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Prince Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>9546</u>	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Gabriel Case 16-04472 Doc 1 Filed 02/16/2/16 Entered 02/41/2/16/145:41:52 Desc Main Debtor 1 Page 2 of 78 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 2730 Cheyes Ct; APT A Number Street Number Street Homewood Illinois 60430 State City Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered 02/11/2/16 (1/5):41:52 Desc Main Debtor 1 Document Document Page 3 of 78 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate?

11. Do you rent your residence?

✓ No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Gabriel Case 16-04472 Doc 1 Filed 02/16/2/16 Entered 02/41/2/16/145:41:52 Desc Main Debtor 1 Page 4 of 78 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions

about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty.

I am currently on active military duty in a

military combat zone.

about finances.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Doc 1 Filed 02/11/2/16 Entered 02/11/2/11/50 Desc Main Page 6 of 78 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Gabriel Prince Signature of Debtor 2 Signature of Debtor 1 Executed on _ 2/12/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rect.					
/s/ Daniel Giannola			Date	2/12/2016	
Signature of Attorney for Debtor				MM / DD / YYYY	
Daniel Giannola					
Printed name					
Semrad Law Firm					
Firm name					
Number	Street				
City		State		Zip C	rode
Contact phone			E	mail address	
· · · · · · · · · · · · · · · · · · ·					
Bar number				State	•

<u>Doc 1 Filed 02/12/16 Entered 02/1</u>2/16 15:41:52 Desc Main Fill in this information to identify your case: Debtor 1 Gabriel Prince First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$14,152.00 1b. Copy line 62, Total personal property, from Schedule A/B \$14,152.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$17,959.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$3,500.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$14.618.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$36,077.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$3,387.71 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,737.00

Debtor 1 Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered 02/11/2/16 (1.5:41:52 Desc Main

Page 9 of 78 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$0.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$3,500.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

\$0.00

\$0.00

\$3,500.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in this	information to identify your case		FIIEU UZITZITI		15.41.52 Desi	o Mairi	
Debtor 1	Gabriel		Prince				
	First Name	Middle N	Name Last N	lame			
Debtor 2 (Spouse,	if filing) First Name	Middle N	Name Last N	lame			
United St	ates Bankruptcy Court for the:	Northern	District of III	linois State)			
Case nun (If known)			(0				
Officia	al Form 106A/B					Check if this is an amended filing	
	dule A/B: Prope	erty				12/1	
category v esponsib vrite your Part 1:	ategory, separately list and des where you think it fits best. Be ble for supplying correct infor r name and case number (if kn Describe Each Residen u own or have any legal or eq	e as complete and mation. If more spown). Answer eve ce, Building, L	accurate as possible. It pace is needed, attach a ery question. .and, or Other Real	f two married people are filing a separate sheet to this form I Estate You Own or Ha	ng together, both are equal. On the top of any add	ually	
✓	No. Go to Part 2						
1.1	Yes. Where is the property? Street address, if available, or	other description	What is the property Single-family home Duplex or multi-unit		Do not deduct secured of the amount of any secure Creditors Who Have Cla	•	
			Condominium or co		Current value of the entire property?	Current value of the portion you own?	
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
			Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d	lebtors and another u wish to add about this iter	Check if this is con (see instructions)	mmunity property	
If you	own or have more than one, list h	nere:	What is the property	2 Chapte all that apply	Do not doduct con mod o	laima ar avarentiana. Dut	
1.2	Street address, if available, or	other description	Single-family home Duplex or multi-unit		Do not deduct secured of the amount of any secure Creditors Who Have Cla	•	
			Condominium or co		Current value of the entire property?	Current value of the portion you own?	
	Number Street City State	Zip Code	Land Investment property Timeshare Other	,	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
			Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the debto	lebtors and another u wish to add about this iter	Check if this is con (see instructions)	mmunity property	

Debtor 1	Gabriel Case 16-044 First Name	-72 Doc 1	Filed 02/12/16 Entered 02/12/16 Document Page 11 of 78	@41: <u>52 Des</u>	sc Main
	et address, if available, or ot		DocumerName Page 11 of 78 /hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of any secure Creditors Who Have Classifications Current value of the entire property? Describe the nature of	•
City	State	Zip Code	Timeshare Other	interest (such as fee si the entireties, or a life	
		w 	The has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	
		pı tion you own for all	ther information you wish to add about this item, stroperty identification number: of your entries from Part 1, including any entries for the strong	or pages	
Part 2:	Describe Your Vehicle	ae			
Do you ov you own th 3. Cars, va	vn, lease, or have legal or of at someone else drives. If yours, trucks, tractors, sport util	equitable interest in a u lease a vehicle, also	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpes		
✓ Ye: 3.1	Make Model:	Dodge Charger	Who has an interest in the property? Check one.	the amount of any secure	claims or exemptions. Put ed claims on <i>Schedule D:</i>
	Year: Approximate mileage: Other information: 2010 Dodge Charger	<u>54000</u>	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$13375.00	Current value of the portion you own?
3.2	Make		Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured o	claims or exemptions. Put
	Model: Year:		one. Debtor 1 only		ed claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property (see instructions)		

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	First Name Middle Name	Document Page 12 of 78			
3.3	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year:	Debtor 1 only			
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
7.1	Model:	one.	the amount of any secured claims on <i>Schedule D</i> :		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
	Curior information.	At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
		all of your entries from Part 2, including any entries t	1 313373.00		
you ha	ve attached for Part 2. Write that number he	re			

Debtor 1 Gabriel Case 16-04472 First Name Doc 1 Filed 02/11/2/16 Entered 02/11/2/116/11/5:41:52 Desc Main Document Page 13 of 78

Describe Your Personal and Household Items

Do you own or have any legal or equitable in	terest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings		
Examples: Major appliances, furniture, linens, china, kitche	nware	
☐ No		
Yes. Describe Used Clothing		# 400.00
		\$400.00
7. Electronics Examples: Televisions and radios; audio, video, stereo, and collections; electronic devices including cell pho		
✓ No		
Yes. Describe		
8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or othe stamp, coin, or baseball card collections; other No		
Yes. Describe		
9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby and kayaks; carpentry tools; musical instruments		
✓ No		
Yes. Describe		
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related No	d equipment	
Yes. Describe		
11. Clothes Examples: Everyday clothes, furs, leather coats, designer v	vear, shoes, accessories	
Yes. Describe Used Clothing		\$350.00
		4500.00
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement gold, silver	rings, wedding rings, heirloom jewelry, watches, gems,	
✓ No		
Yes. Describe		
13. Non-farm animals Examples: Dogs, cats, birds, horses ✓ No		
Yes. Describe		
14. Any other personal and household items you did no	ot already list, including any health aids you did not list	
✓ No		
Yes. Describe		
15. Add the dollar value of all of your entries from Part for Part 3. Write that number here		\$750.00

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rst Name Documentare Page 14 of 78

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Skylights \$27.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Filed 02/11/2/16 Entered 02/11/2/16 (1/5:41:52 Desc Main Doc 1 Document Page 15 of 78 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Gabriel Ca First Name	<u>se 1</u>	6-04472	Doc 1 Middle Name		<u>02∮162∳16</u> cumh e thl t ™e			6∉45;41: <u>52</u>	Desc Main
24.				ntion IRA, in a o, 529A(b), and		a qualifie	d ABLE progra	m, or under	a qualified sta	te tuition program.	
		No Yes	Institutio	on name and d	escription. Sep	parately file	the records of a	ny interests.	I1 U.S.C. § 521(c):	
25.		rcisable fo	r your I		ts in property	(other th	an anything lis	ted in line 1), and rights or	powers	-
		Yes. Descr									
26.	Еха		net dom				r intellectual pro yalties and licens		ents		
27.	27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses —————————————————————————————————										
		No Yes. Descr	ibe								
Mor	ney (or prope	rty ov	ved to you?	?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds ow	ed to y	ou							
		Yes. Give sp about you all	them, ir ready fil	nformation ncluding whethe led the returns ears	er					Federal: State: Local:	
29.		i ly support <i>npl</i> es: Past o		ump sum alimo	ny, spousal su	oport, child	l support, mainte	nance, divor	ce settlement, pro	operty settlement	
	✓		oecific ir	nformation						Alimony:	
										Maintenance:	
										Support: Divorce settlement	<u> </u>
										Property settlemen	
30.		<i>nples:</i> Unpa	id wage	one owes you es, disability ins ity benefits; unp	urance payme		lity benefits, sick omeone else	pay, vacatior	pay, workers' co	mpensation,	
		No Yes. Descri	oe								

Debt	or 1	Gabriel Case 16 First Name	-04472	Doc 1 Middle Name		02/16/2/16 ument	Entere Page 1		16 / 1 45 i 41: <u>52</u>	Des	c Main
31.		rests in insurance per permples: Health, disabili		ance; health			J		r's insurance		
		No Yes. Name the insura of each policy and list			Company nai	me:			Beneficiary:		Surrender or refund value:
32.	If you	interest in property u are the beneficiary of erty because someone No Yes. Describe	of a living trust				policy, or are o	currently entitle	d to receive		
33.		ms against third par mples: Accidents, emp					ade a dema	nd for payme	nt		
		No Yes. Describe								_	
34.		er contingent and u et off claims	nliquidated (claims of ev	ery nature,	including co	unterclaims	of the debtor	and rights		
		No Yes. Describe								_	
35.	_	financial assets you	ı did not alrea	ady list							
		Yes. Describe								_	
36.		the dollar value of a Part 4. Write that nur	-					-			\$27.00
Part	5:	Describe Any Bu	usiness-Re	elated Pro	perty You	Own or H	ave an Int	erest In. Lis	st any real estate	in P	art 1.
37.	Do y	ou own or have any	/ legal or equ	itable intere	est in any bu	siness-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								por Do	rrent value of the rtion you own? not deduct secured claims
38.	_	ounts receivable or o	commissions	you alread	y earned					OI E	exemptions
		No Yes. Describe									
39.		ce equipment, furnis mples: Business-relate			odems, print	ers, copiers, fa	x machines, r	ugs, telephone	es, desks, chairs, electro	onic de	evices
		No Yes. Describe								_	

Deb	tor 1 Gabriel Case 1	6-044/2 DOC 1	Filed UZPilizeL6	Entered Caselias	beor/abbw41: <u>52 D</u>	<u>esc main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you us	Documetnt l se in business, and tools o	Page 18 of 78 fyour trade		
	✓ No					
	Yes. Describe					
41.	Inventory					
	✓ No					-
	Yes. Describe					
42.	Interests in partnersh	ips or joint ventures				
	✓ No		Name of optity		% of ownership:	
	Yes. Give specific information about		Name of entity:		% of ownership.	
	them					_
43. (Customer lists, mailing	lists, or other compilation	ns			
	✓ No					
		clude personally identifiable	e information (as defined in 11	U.S.C. § 101(41A))?		
	☐ No					
	Yes. Descr	ibe				
44.	Any business-related p	property you did not alrea	dy list	I		
	✓ No					
	Yes. Give specific					
	information					
						
15 A	dd the dollar value of a	II of your entries from Pa	rt 5, including any entries fo	or nages you have attack	and	
	art 5. Write that number		g any chales it		>	
Part		Farm- and Commerci	al Fishing-Related Pro	operty You Own or I	lave an Interest In	
46.	Do you own or have a	ny legal or equitable inte	rest in any farm- or comme	rcial fishing-related prop	erty?	
	✓ No. Go to Part 7.			· · · · · · · · · · · · · · · · · · ·		Current value of the
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, por	ultry farm-raised fish				
	No	мы у, тапп-таю с и поп				
	Yes. Describe					1
	_					

Deb	tor 1	Gabriel Case 16 First Name	6-04472	Doc 1 Middle Name	Filed 02/12 Document		Entered 02s Page 19 of 7	/ <mark>41/2//146</mark> //145i/41: <u>52</u> 8	Desc	Main
48.	Cro	ps-either growing	or harvested		2004		. ago _0	•		
	✓	No								
		Yes. Describe							_	
49.	Farı	m and fishing equip	oment, imple	ments, machi	nery, fixtures, and	l tools	s of trade			
	✓	No								
		Yes. Describe							_	
50.	Farı	m and fishing supp	lies, chemica	als, and feed						
	V	No								
		Yes. Describe							_	
- 4		<u> </u>		-1-4-1	Р.1		-4			
51.		farm- and commer mples: Livestock, pou			ty you did not alre	ady II	st			
		No								
	Ħ	Yes. Describe							_	
52. A	dd th	e dollar value of all	of your entri	ies from Part	6, including any e	ntries	for pages you have	attached		
for P	art 6.	Write that number	here					>		
Part		ou have other prop				in ii	hat You Did Not	LIST ADOVE		
55.		<i>mples:</i> Season tickets			ot already list?					
	✓	No								
	_	Yes. Give specific								
		information								
54. A	dd th	e dollar value of all	of your entri	ies from Part	7. Write that numb	er he	re		•	
Part	8:	List the Totals of	of Each Pa	rt of this F	orm					
55. F	Part 1	: Total real estate, I	ine 2					▶		
56. p	oart 2	total vehicles, line	5		\$1:	3375.0	00			
57. P	art 3	: Total personal and	d household	items, line 15		50.00				
58. P	art 4	: Total financial ass	ets, line 36		-	7.00				
59. F	Part 5	i: Total business-re	lated proper	ty, line 45	ΨΖ	7.00				
		: Total farm- and fi		-	 e 52					
61. F	Part 7	: Total other prope	rty not listed	, line 54						
62. 1	Γotal	personal property.	Add lines 56 th	hrough 61		4150.0				. \$4.4450.00
				5	\$14	4152.0	JU	Copy personal property to	otal >	+ \$14152.00
										\$14152.00
62 T	otal a	of all proporty on S	chodulo A/D	Add line FF + 1	ino 62					î l

Filli	in this inform	Case 16-04472 ation to identify your case:	Doc 1 Filed 02	/12/16 Entered 02/	12/16 15:41:52	Desc Main
	otor 1	Gabriel First Name	Middle Name	Prince Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	Northern [District of Illinois (State)		
	se number nown)			(Oldio)		
Of	ficial F	orm 106C				Check if this is a amended filing
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		12/1
For is to exercise the control of th	each iten o state a s mpted up eive certa mption of perty is d **Ident** Which set **You ar You ar	n of property you class pecific dollar amount to the amount of an in benefits, and tax-100% of fair market etermined to exceed ify the Property You of exemptions are you cle claiming state and federal e claiming federal exemptions.	at as exempt. Alternative y applicable statutory exempt retirement function value under a law that that amount, your execution as Exempt aiming? Check one only, even nonbankruptcy exemptions. 11 U.S.C. § 522(b)(2)	ist specify the amount of vely, you may claim the relimit. Some exemptions and semants be unlimited in the exemption to emption would be limited in the exemption would be limited en if your spouse is filing with your U.S.C. § 522(b)(3)	full fair market values—such as those for dollar amount. How a particular dollar dotte to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
2.		ription of the property an	·	empt, fill in the information be Amount of the exemption y		cific laws that allow exemption
		lle A/B that lists this prop		Check only one box for each e	•	·
			Copy the value from Schedule A/B			
	Brief description	Used Clothing	\$350.00	\$350.0		735 ILCS 5/12-1001(a)
	Line from Schedule A	/B: <u>11</u>		100% of fair market value applicable statutory limit	_	
	Brief description	: Used Clothing	\$400.00	7		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>06</u>		\$400.0 100% of fair market value applicable statutory limit		
3.	(Subject to	adjustment on 4/01/16 and	•	5? es filed on or after the date of adjunction n 1,215 days before you filed this	,	

☐ No

Debtor 1 Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered 02/11/2/16/15:41:52 Desc Main

Document the Document Page 21 of 78 Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c) \$13,375.00 2010 Dodge Charger description: Line from 100% of fair market value, up to any Schedule A/B: 03 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$27.00 **V** description: Skylights \$27.00 Line from

100% of fair market value, up to any

applicable statutory limit

Schedule A/B:

17

	Case 16-04472	Doc 1 Filed	02/12/16 Entered	02/12/16	: 15· <i>1</i> 1·52	Desc Main	
Fill in this inform	ation to identify your case:			2/10	15.41.52	Desc Main	
Debtor 1	Gabriel		Prince				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the: <u>N</u>	Northern	District of Illinois				
Case number (If known)			(State)				
` 	orm 106D						eck if this is a nended filing
Schedu	le D: Credito	rs Who Hav	e Claims Sec	ured b	y Prope	rty	12/1
1. Do any cre No. Ch	ditors have claims secure	d by your property? form to the court with you	name and case number of the rother schedules. You have not	-			
claim. If mo		articular claim, list the other	claim, list the creditor separateler creditors in Part 2. As much aditor's name.	as Am	dumn A nount of claim not deduct the ue of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 ALLY FINAL Creditor's Na		Describe the propert	y that secures the claim:		\$17,959.00	\$13,375.00	\$4,584.00
200 RENA	ISSANCE CTR	– 2010 Dodge Charger	1 \/alua: \$12 275 00				
Number	Street		e, the claim is: Check all that a	apply.			
		Contingent	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	117			
DETROIT	Michigan 48243	_ Unliquidated					
City	State ZIP Code	Disputed					
	the debt? Check one.	Nature of lien. Check	all that apply				
✓ Debtor			,				
Debtor	2 only 1 and Debtor 2 only	An agreement you car loan)	ı made (such as mortgage or se	ecured			
	one of the debtors and		h as tax lien, mechanic's lien)				
another		Judgment lien from					
Check	if this claim relates to a	Other (including a					
	unity debt was incurred <u>7/1/2015</u>	_ Last 4 digits of acco	unt number3921				
	Add the dollar value of yo here:	ur entries in Column A	on this page. Write that nur	nber	\$17,959.00		

		Case 16-04472	Doc 1	Filed (02/12/16	Entered 02	<u>/1</u> 2/16 15:41:52	2 Desc	Main	
Fill i	n this informa	ation to identify your case:								
Deb	otor 1	Gabriel			Prince					
Doh	otor 2	First Name	Middle N	Name	Last N	ame				
	ouse, if filing)	First Name	Middle N	lame	Last N	ame				
Unit	ted States Ba	nkruptcy Court for the:	Northern		District of III	inois				
	se number	, ,			(S	State)				
	nown)									
Off	ficial Fo	orm 106E/F						Chec	k if this is an	amended filing
Sc	hedu	le E/F: Cred	litors W	ho ł	Have U	nsecure	d Claims			12/15
oarty 106A are li the b	to any executes to the total t	and accurate as possible cutory contracts or unex Schedule G: Executory C edule D: Creditors Who e left. Attach the Continu All of Your PRIORITY	oired leases that Contracts and Ur Hold Claims Sec ation Page to th	could re nexpired cured by is page.	sult in a claim. Leases (Officia Property. If mo	Also list executor al Form 106G). Do ore space is neede	ry contracts on <i>Schedu</i> not include any credite ed, copy the Part you n	ule A/B: Proports with particle of the contract of the contrac	erty (Officia ally secured , number th	I Form I claims that e entries in
1.		ditors have priority unse			.2					
2.	No. Go Yes. List all of y identify wha possible, lis Part 1. If mo	o to Part 2. Tour priority unsecured court type of claim it is. If a claim it the claims in alphabetical one than one creditor holds lanation of each type of cla	laims. If a credito n has both priority order according t a particular claim	r has mon and nonp o the cred n, list the c	re than one prior priority amounts, ditor's name. If y other creditors ir	list that claim here ou have more than Part 3.	and show both priority ar	nd nonpriority a	mounts. As i	much as
	(i oi aii oxp	ianaion or each type or ela	iii, 555 ti 6 ii 6 ti 6			indiadalon bookson,		Total claim	Priority amount	Nonpriority amount
21	Illinois Dept	of Revenue				ccount number_		\$1,900.00	\$1,900.00	\$0.00
5 3	Chicago City Who incur Debtor Debtor At least Check Is the claim Yes	2 only 1 and Debtor 2 only one of the debtors and and if this claim relates to a one of the debtors and and if this claim relates to a consultation of the debtors.	60664 Zip Code	WI As II	of the date you Contingent Unliquidated Disputed Domestic supplement Taxes and cert Claims for deal intoxicated Other. Specify	bt incurred? u file, the claim is: unsecured claim port obligations ain other debts you th or personal injury	owe the government y while you were	\$4.600.00	\$4 cm m	\$0.00
2.2	Priority Cred	enue Service ditor's Name		—— La	st 4 digits of a	ccount number _		<u>\$1,600.00</u>	\$1,600.00	\$0.00
	P.O. Box 734 Number	6 Street		WI	nen was the de	ebt incurred?	n/a			
		CC		As		u file, the claim is:	Check all that apply.			
	Philadelphia	Pennsylvania	19101		Contingent					
	City Who incur	State red the debt? Check one.	Zip Code	늗	Unliquidated					
	Debtor			L	Disputed	/				
	Debtor 2	2 only		ıyı.		unsecured claim	I .			
	Debtor	1 and Debtor 2 only				oort obligations ain other debts you	owe the government			
	At least	one of the debtors and ano	ther			an other debts you th or personal injur	_			
		if this claim relates to a d	ommunity debt		intoxicated		, , 54 11010			
		subject to offset?			Other. Specify					
	✓ No Yes									

Gabriel Case 16-04472 Doc 1 Debtor 1 Documernt Page 24 of 78 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 DIVERSIFIED \$204.00 Last 4 digits of account number 3984 Nonpriority Creditor's Name POB 551268 When was the debt incurred? 3/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32255 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 FIRST PREMIER BANK \$543.00 Last 4 digits of account number Nonpriority Creditor's Name 601 S MINNESOTA AVE When was the debt incurred? 1/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 Illinois Tollway \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Downers Grove Illinois 60515 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

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Docum่ซีที่เ^{me} Page 25 of 78 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 MCSI INC \$975.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 9/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ◪ **✓** No Yes 4.5 MCSI INC \$325.00 Last 4 digits of account number 3248 Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 2/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS 60463 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ͷ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Is the claim subject to offset? |√| No Yes 4.6 MCSI INC \$325.00 Last 4 digits of account number 3208 Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 2/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent 60463 PALOS HEIGHTS Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

|**~**| No Yes Other. Specify

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Doc 1

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	MCSI INC	Last 4 digits of account number 3207	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 2/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.8	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 3304	\$325.00
	PO BOX 327	When was the debt incurred? 2/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	—	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.9	MCSI INC	Last 4 digits of account number 0850	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 1/1/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Doc 1

rait	4 Tour NONF KIOKITT Offsecured Claims - Continu	adion i age	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	MCSI INC	Last 4 digits of account number 6306	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 2/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	=	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.11	MCSI INC	Last 4 digits of account number 7354	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 1/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	PALOS HEIGHTS Illinois 60463	=	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.12	MCSI INC	Last 4 digits of account number 0979	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 1/1/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.13	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 0851 When was the debt incurred? 1/1/2015	\$325.00
	Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.14	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$325.00
4.15	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3101 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$325.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.16	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 3117 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply. Contingent	\$325.00
	PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.17	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3123 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$325.00
4.18	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$325.00

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ı aıt	4 Tour NONFRIORITT Offsecured Claims - Continu	adion i age	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.19	MCSI INC	Last 4 digits of account number 5597	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 3/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	=	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.20	MCSI INC	Last 4 digits of account number 5598	\$325.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 3/1/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		
4.21	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 3153	\$325.00
	PO BOX 327	When was the debt incurred? 2/1/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	PALOS HEIGHTS Illinois 60463		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.22	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number 3168 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$325.00
	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 3206 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$325.00
	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number3167When was the debt incurred?2/1/2015As of the date you file, the claim is: Check all that applyContingentUnliquidatedDisputedStudent loansStudent loansObligations arising out of a separation agreement or divorce that you did not report as priority claimsDebts to pension or profit-sharing plans, and other similar debtsOther. Specify	\$325.00

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ı aıtı	2. Tour NONF KIOKITT Onsecured Claims - Continu		
	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.25	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 3166	\$325.00
	PO BOX 327	When was the debt incurred? 2/1/2015	
	Number Street	As of the date vary file the plaint is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No	_	
	Yes		
4.26	MCSI INC		\$20E 00
4.20	Nonpriority Creditor's Name	Last 4 digits of account number 3277	\$325.00
	PO BOX 327	When was the debt incurred? 2/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.27	MCSI INC	Look 4 digite of account number 2046	\$250.00
	Nonpriority Creditor's Name	— Last 4 digits of account number 2946	
	PO BOX 327 Number Street	When was the debt incurred? 3/1/2012	
	Trumbol Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.28	MCSI INC	Last 4 digits of account number 5695	\$250.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 4/1/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	블	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	=		
4.00	L Yes		****
4.29	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 9634	\$250.00
	PO BOX 327	When was the debt incurred? 8/1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.30	MCSI INC	Last 4 digits of account number 3519	\$250.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 11/1/2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	☐ Yes		

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ı aıt	2. Tour Non-Klokit i onsecured Claims - Continu	dation rage	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.31	MCSI INC	Last 4 digits of account number 3848	\$250.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 6/1/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	불	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
	Is the claim subject to offset?	Other. Specify	
	Yes		
4.00			
4.32	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 4211	\$250.00
	PO BOX 327	When was the debt incurred? 11/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Ë	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	-	
	Yes		
4.33	MCSI INC	Look 4 digito of account number 7/45	\$250.00
	Nonpriority Creditor's Name PO BOX 327	Last 4 digits of account number 7415	<u> </u>
	Number Street	When was the debt incurred? 7/1/2013	
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.34 MCSI INC \$250.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 7/1/2012 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.35 MCSI INC \$250.00 Last 4 digits of account number 6187 Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 7/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS 60463 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? lacksquareOther, Specify **✓** No Yes 4.36 Sprint Corp. \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 7949 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Overland Park 66207 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|~**| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No

Yes

Debtor 1 Gabriel Case 16-04472 Doc 1 Document Page 36 of 78 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 Trinity Hospital \$250.00 Nonpriority Creditor's Name 2320 E 93rd Last 4 digits of account number When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Illinois Chicago 60617 Unliquidated City State Zip Code

Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify
A.38 TRUST REC SV Nonpriority Creditor's Name 541 OTIS BOWEN DRI Number Street MUNSTER Indiana 46321 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number

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Add the Amounts for Each Type of Unsecured Claim

	otal the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. dd the amounts for each type of unsecured claim.										
		Total claims									
Total claims from Part 1	6a. Domestic support obligations. 6a	sa. \$0.00									
	6b. Taxes and certain other debts you owe the 6l	b. \$3,500.00									
	6c. Claims for death or personal injury while you were intoxicated 6c	Sc. \$0.00									
	6d. Other. Add all other priority unsecured claims. Write that amount here.	id. \$0.00									
	6e. Total. Add lines 6a through 6d.	ie. \$3,500.00									
		Total claims									
Total claims from Part 2	6f. Student loans 6f	if. \$0.00									
	6g. Obligations arising out of a separation agreement or divorce 6g that you did not report as priority claims	ig. \$0.00									
	6h. Debts to pension or profit-sharing plans, and other similar 6l debts	sh\$0.00									
	Other. Add all other nonpriority unsecured claims. Write that 6i amount here.	ii. <u>\$14,075.00</u>									
	6j. Total. Add lines 6f through 6i.	sj. \$14,075.00									

Fill in this inform	Case 16-0447 ation to identify your cas		02/12/16	Entered 02	<mark>/1</mark> 2/16 15:41:	52 Desc M	⁄lain
Debtor 1	Gabriel First Name	Middle Name	Prince Last N				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame			
Case number	ankruptcy Court for the:	Northern	District of Illi	nois itate)			
Official F	Form 106G						Check if this is an amended filing
Schedul	e G: Execut	ory Contracts	and Un	expired L	-eases		12/1
•	l, copy the additional p	ble. If two married people a age, fill it out, number the		•	•		
	•	contracts or unexpire		ou have nothing els	e to report on this form	1	
		elow even if the contracts or le		ŭ	·		
•	•	npany with whom you have nstructions for this form in the				•	
Person	or company with who	m you have the contract or	lease		State what the co	ontract or lease is t	for

<u>Doc 1 Filed 02/12/16 Entered 02/1</u>2/16 15:41:52 Desc Main Fill in this information to identify your case: Debtor 1 Gabriel Prince First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? __ Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Debtor 1							
Debtor 1		Docui	_	C 10 01 70			
	Gabriel	Middell - Alessa	Prince				
Dala -	First Name	Middle Name	Last Name		Check if t	his is:	
Debtor 2 (Spouse, if fi	iling) First Name	Middle Name	Last Name		☐ An an	nended filing	
(·····9/ I list Name	Middle Name	Last Name			plement showing p	net-netition chanter
United State	s Bankruptcy Court for the:	Northern	District of Illinois			ises as of the follow	
Casa numbe	\u00fa		(State)		·		
Case numbe (If known)	#I				MM /	DD / YYYY	
Sched	l Form 106l ule I: Your Inc	OME s possible. If two marrie			- (Dah) - 1 - 1 - 1	Dahtan (1) hat	12
	ite your name and ca	se number (if known). A		uestion.			
1 F	ill in your employment		Debtor 1		Debtoi	r 2	
	Fill in your employment nformation.		Debtor 1		Debtoi	r 2	
iı	nformation.	Employment status	Debtor 1 Employed			r 2 lloyed	
i: If		Employment status		d	Emp		
ii If jo a	f you have more than one ob, attach a separate page with		✓ Employed Not Employer	d	Emp	loyed	
i l If jç a ir	f you have more than one ob, attach a separate page with oformation about additional	Occupation	Employed Not Employed Truck Driver		Emp	loyed	
ii j¢ a ir e	f you have more than one ob, attach a separate page with information about additional employers.		✓ Employed Not Employer		Emp	loyed	
ii lf jç a ir e Il	f you have more than one ob, attach a separate page with information about additional employers.	Occupation	Employed Not Employed Truck Driver Hub Group Truck 5660 Universal D	king	Emp	oloyed Employed	
i jk a ir e li o	f you have more than one ob, attach a separate page with information about additional employers.	Occupation Employer's name	Employed Not Employed Truck Driver Hub Group Truck	king	Emp	oloyed Employed	
ii jú a ir e li o o s	f you have more than one ob, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work.	Occupation Employer's name	Employed Not Employed Truck Driver Hub Group Truck 5660 Universal D	king	Emp	oloyed Employed	
ii ff jg a iir e li o o s	f you have more than one ob, attach a separate page with information about additional employers. Include part time, seasonal, or	Occupation Employer's name	Employed Not Employed Truck Driver Hub Group Truck 5660 Universal D	king	Emp	oloyed Employed	
ii ff jg a iir e li o s S	f you have more than one ob, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Decupation may include	Occupation Employer's name	✓ Employed Not Employed Truck Driver Hub Group Truck 5660 Universal E Number Street	king Or	Number S	oloyed Employed	
ii ff jg a iir e li o s S	f you have more than one ob, attach a separate page with a separate page	Occupation Employer's name	Employed Not Employed Truck Driver Hub Group Truck 5660 Universal E Number Street	king Or Tennessee 381	Number S	oloyed Employed	Zip Code
ii ff jg a iir e li o s S	f you have more than one ob, attach a separate page with a separate page	Occupation Employer's name	✓ Employed Not Employed Truck Driver Hub Group Truck 5660 Universal E Number Street	king Or Tennessee 381	Number S	eloyed Employed Street	Zip Code

4. Calculate gross income. Add line 2 + line 3.

\$4,707.30

Filed 02/16/2/16 Debtor 1 Gabriel Case 16-04472 Entered @241.2416 15:41:52 Desc Main Documentame Page 41 of 78 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$4,707.30 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$1,185.43 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$3.51 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$130.65 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,319.59 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,387.71 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. 8c. 8d. Unemployment compensation \$0.00 8d. 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$0.00 Specify: 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$3.387.71 \$3.387.71 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$3,387.71 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No Yes. Explain:

Doc 1

Debtor 1 Gabriel Case 16-04472 Doc 1 Filed 02/16/2/16 Entered 02/12/16 15:41:52 Desc Main
First Name Middle Name Documentame Page 42 of 78

Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Dental	\$10.66	
2. Healthcare	\$119.99	

	Case 16-044		2/12/16 Entered 02/1	2/16 15:41:52	Desc M	1ain
Fill in this inform	ation to identify your c	ase:	- U			
Debtor 1	Gabriel		Prince			
	First Name	Middle Name	Last Name	01 1 1 1 1 1 1		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:		
				An amended filing		
United States Ba	ankruptcy Court for the	: Northern	District of Illinois (State)	A supplement sh expenses as of the	•	etition chapter 13 late:
Case number			(Glate)	57po.1000 do 01 d		
(If known)				MM / DD / YYYY	,	
Official F	orm 106J					
Schedul	e J: Your E	xpenses				12/1
nformation. If m (if known). Answ	ore space is needed er every question.	I, attach another sheet to this fo	filing together, both are equally orm. On the top of any additional		-	number
	ribe Your House	hold				
1. Is this a joint	case?					
✓ No. Go t	o line 2					
Yes. Do	es Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 must t	file Official Forms 106J-2, <i>Expens</i> e	es for Separate Household of Debto	or 2.		
2. Do you have	dependents?	No	·			
Do not list De	=	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does de	pendent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you	•
3. Do your expe		NI-				
expenses of than	people other	NO				
yourself and	your \square	Yes				
dependents	?					
Part 2: Estim	ate Your Ongoin	g Monthly Expenses				
Estimate your	expenses as of your a date after the ban	bankruptcy filing date unless ye	ou are using this form as a suppl plemental Schedule J, check the	-	-	
		-cash government assistance it it on Schedule I: Your Income				Your expenses
	r home ownership e the ground or lot. 4.	xpenses for your residence. Incl	lude first mortgage payments and		4.	\$1,000.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or ren	ter's insurance			4b.	\$0.00
4c. Home m	aintenance, repair, and	dupkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered 02/11/2/16 (11/5):41:52 Desc Main

Document Page 44 of 78		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$80.00
10. Personal care products and services	10.	\$80.00
11. Medical and dental expenses	11.	\$0.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$127.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:		\$0.00
	16	φι.σσ
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 	18.	\$0.00
19. Other payments you make to support others who do not live with you. Specify:	40	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	ψ0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes 20b.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses 20d.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00
		, , , , , ,

	<u>elCase 16-04472</u>		Filed 02#162416	<u>Entered</u> 024121/1166/1154	1: <u>52 Des</u>	<u>c Main</u>
First N	ame	Middle Name	Documetht ^{me}	Page 45 of 78		
21. Other. Spec	fy: Helps Mother With Mi	scellaneous Bill	S		21	\$150.00
22. Calculate y	our monthly expenses.					\$2,737.00
22a. Add lin	es 4 through 21.					\$0.00
22b. Copy li	ne 22 (monthly expenses for	r Debtor 2), if an	y, from Official Form 106J-	-2		\$2,737.00
22c. Add line	22a and 22b. The result is	your monthly ex	penses.		22.	
23. Calculate y	our monthly net income.				-	
23a. Copy lii	ne 12 (your combined month	nly income) from	Schedule I.		23a	\$3,387.71
23b. Copy y	our monthly expenses from li	ine 22 above.			23b	\$2,737.00
	t your monthly expenses fro		income.			\$650.71
The re	sult is your monthly net inco	me.			23c	
24. Do you exp	ect an increase or decrea	ase in your exp	enses within the year aft	er you file this form?		
	e, do you expect to finish pa ayment to increase or decr					
✓ No						
Yes						
	Explain here:					

	Case 16-0447	2 Doc 1 Filed	02/12/16 Er	<u>ntered 02/1</u> 2/16 15:41:5	2 Desc Main
Fill in this inform	ation to identify your case			,	2 Desc Main
Debtor 1	Gabriel		Prince		
Debtor 2 (Spouse, if filing)	First Name	Middle Name Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)					
Official F	Form 106De	C			Check if this is a amended filing
Declarat	ion About a	_ n Individual D	ebtor's Scl	hedules	12/1
f two married p	eople are filing togethe	er, both are equally respon	nsible for supplying o	correct information.	
Part 1: Sign	Below				years, or both. 18 U.S.C. §§ 152, 1341,
_	y or agree to pay some	eone who is NOT an attorn	ney to help you fill ou	t bankruptcy forms?	
✓ No Yes. N	lame of person			kruptcy Petition Preparer's Notice, De Official Form 119).	eclaration, and
Under pen	alty of perjury, I declare	e that I have read the sum	mary and schedules	filed with this declaration and	
•	re true and correct.				
Signature of			*	Signature of Debtor 2	
Date 2/12/2 MM/I	2016 DD/YYYY		I	Date	

Fill	in this info	Case 1	6-04472	Doc 1	Filed 02/12/16	Entered 02	<u>/1</u> 2/16 15:41:52	Desc Main
	otor 1	Gabriel	y your oase.		Prince			
Dol	otor 2	First Name		Middle	Name Last N	ame		
		ng) First Name		Middle	Name Last N	ame		
Uni	ted States	Bankruptcy Cou	rt for the:	Northern	District of III			
	se number				(8	State)		
	<u> </u>	Form 1	 07					Check if this is a amended filing
				l Δffairs	s for Individu	als Filina	for Bankrun	· ·
Be a spac	s comple ce is need	te and accurate ed, attach a se	e as possible parate sheet	. If two married to this form. O	d people are filing togeth	er, both are equall al pages, write you	y responsible for supp	lying correct information. If more per (if known). Answer every question
1.	What i	is your current	marital statu	s?				
	=	arried ot married						
2.	During	the last 3 year	s, have you li	ved anywhere	other than where you live	e now?		
	☐ No		blaces you live	d in the last 3 ye	ears. Do not include where	you live now.		
	De	ebtor 1:			Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
						Same as I	Debtor 1	Same as Debtor 1
	_	23 Patricia Ln			— From	Normalia and Chan	-1	From
	INC	umber Street			To	Number Stree	રા	
	Ha	ammond	Indiana	46323	_			
	Cit	ty	State	Zip Code		City Same as I		Code Same as Debtor 1
	Nı	ımber Street			— From	Number Stree	N	From
		umber Street			To		51.	To
	Cir	ty	State	Zip Code	_	City	State Zip	Code
3.	Within th	ne last 8 years,	did you ever	live with a spo	use or legal equivalent i	n a community pro	perty state or territory	? (Community property states and
	✓ No				Nevada, New Mexico, Puebtors (Official Form 106H)		ishington, and Wisconsin	.)

Debtor 1 Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered @2/11/2/11/6 (il/25:41:52 Desc Main First Name Document Page 48 of 78

	Explain the Courses of Tour Inc				
4.	Did you have any income from employment Fill in the total amount of income you received fractivities. If you are filing a joint case and you have the company of the compan	rom all jobs and all businesses,	, including part-time	•	
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$6943.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$55127.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$44135.00	Wages, commissions, bonuses, tips Operating a business	
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together, List each source and the gross income from each No	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.	
	Yes. Fill in the details.	Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31,				
	For the calendar year before that: (January 1 to December 31,				

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Par	ti 3H LI	st Certa	ain Pa	yments r	ou Made Before	You Filed for Bai	nkruptcy					
6.	Are eith	ner Debto	or 1's or	Debtor 2's	debts primarily con	sumer debts?						
	No.	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."										
		During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?										
		No. Go to line 7.										
		Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.										
		* Subje	ct to adju	ustment on 4	/01/16 and every 3 ye	ars after that for cases f	filed on or after the date of adju	stment.				
	✓ Yes	s. Debtor	1 or De	ebtor 2 or b	oth have primarily o	consumer debts.						
		During	the 90 d	ays before y	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?					
		✓ No	. Go to l	line 7.								
		☐ Ye	S. List I	oelow each o	creditor to whom you p	aid a total of \$600 or mo	ore and the total amount you p	aid				
			that	creditor. Do	not include payments		bligations, such as child suppo					
			alliti	511y. A150, a0	Tiot include payments	·						
						Dates of payment	Total amount paid	Amount you still owe	Was this payment for			
	C	reditor's N	Name						─			
	N	umber S	Street						Credit card			
	_								Loan repayment			
	_	ity		State	Zip Code				Suppliers or vendors			
	O	ity		Otato	Zip Code				Other			
	C	reditor's N	Name			-			- Mortgage			
									Car			
	N	umber S	Street						Credit card			
	_								Loan repayment Suppliers or			
	C	ity		State	Zip Code				vendors			
					•				Other			
	C	reditor's N	Name				<u> </u>		Mortgage			
									Car			
	N	umber S	Street						Credit card			
	_								Loan repayment Suppliers or			
	C	ity		State	Zip Code				vendors			

Other

Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered 02/11/2/11/6 /11/52 Desc Main Debtor 1 Document Page 50 of 78 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Gabriel Case 16-04472 First Name Doc 1

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

	such matters, includ	filed for bankruptcy, wo						tody modifications,	and contract
✓ N	lo es. Fill in the details.								
			Nature o	of the case	Court or ag	ency		Status of the ca	se
	Case title							Pending	
	-				Court Name			On appeal	
	Case number				Number Stre	eet		Concluded	
					City	State	Zip Code	-	
	Case title						•	Pending	
					Court Name			On appeal	
	Case number							Concluded	
					Number Stre	eet			
					City	State	Zip Code	-	
	Yes. Fill in the inform Creditor's Name Number Street City	ation below. State Zip Co	ode	Explain what happed Property was reproperty was at	ened possessed. reclosed.	r levied	Date	Value of t property	he
				Describe the prope		l levieu.	Date	Value of t	ho
				Describe the prope	ri ty		Date	property	ile
	Creditor's Name								
	Number Street			Explain what happe	ened				
	INUTIDEI STEET			Droportos	20000004				
	City	State 7:- 0-		Property was re					
	City	State Zip Co	oue	Property was for					
					ached, seized, o	r levied.			
					,,				

Deb	otor 1		<u>d 02/162/16 Entered 02/162/166/165;41:</u> ocumetht ^{ee} Page 52 of 78	52 Desc	Main
11.	acco	nin 90 days before you filed for bankruptcy, did any ounts or refuse to make a payment because you owe No Yes. Fill in the details.	creditor, including a bank or financial institution, set of ed a debt?	f any amounts fr	om your
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street City State Zip Code	Last 4 digits of account number: XXXX-		
12.			f your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
		No Yes			
Part	t 5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per p	person?	
	<u> </u>	No			
		Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		That reame ivilidate reame	D(ocument Page 53 of 78		
14.	Witl	nin 2 years before you filed for bankruptc		give any gifts or contributions with a total value of mor	re than \$600 to ar	y charity?
		No Yes. Fill in the details for each gift or contribution	ution			
	ш	_				
		Gifts with a total value of more than \$60 per person	0	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street		•		
		City State Zip C	Code	•		
Part	6:	List Certain Losses				
15.		in 1 year before you filed for bankruptcy bling?	or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	_	No				
	H	Yes. Fill in the details.				
		Describe the property you lost and		Describe any insurance coverage for the loss	Date of your	Value of property lost
		how the loss occurred		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	
		List Certain Payments or Transfer				
16.	Inclu	ing bankruptcy or preparing a bankruptc	y petition?	r anyone else acting on your behalf pay or transfer any? t counseling agencies for services required in your bankrupto		ie you consuled about
	\overline{A}	Yes. Fill in the details.				
	_			Description and value of any property transferred	Date payment or transfer	Amount of payment
		Semrad Law Firm		Semrad Law Firm	was made 2/12/2016	\$350.00
		Person Who Was Paid		- 350.00	2.22010	φοσο.σσ
		20 South Clark Street 28th Floor				
		Number Street				
		Chicago Illinois 6060	06			
		City State Zip C	ode			
		Email or website address				
		Person Who Made the Payment, if Not You				
		Person Who Was Paid				
		Number Street				
		City State Zip C	ode			
		Email or website address				
		Person Who Made the Payment, if Not You				
		• • • • • • • • • • • • • • • • • • • •				

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	First Name	Middle Name	Documentte Page	54 of 78		
you	hin 1 year before you filed for bar deal with your creditors or to ma not include any payment or transfer the	ike payments to	your creditors?	ur behalf pay or transfe	er any property to anyo	ne who promised to h
	No Yes. Fill in the details.					
	Too. 1 III III die dotano.		Description and value or	fany property transferr	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	ude both outright transfers and transfers that you have already listed on No Yes. Fill in the details.					
			Description and value o property transferred		ee any property or payn ed or debts paid in exch	
	Person Who Received Transfer					-
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	hin 10 years before you filed for I		you transfer any property to a	self-settled trust or sin	nilar device of which yo	ou are a beneficiary?
	No Yes. Fill in the details.	r devices.)				
	res. I il il tire details.		Description and value of	of the property transfer	red	Date transfe was made
	Name of trust					

Debtor 1 Gabriel Case 16-04472 Doc 1 Filed 02/11/2/16 Entered 02/11/2/16 (14.5):41:52 Desc Main

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First Name Document Page 55 of 78

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.								
		No Yes. Fill in the details.							
				Last 4 numb	digits of account	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— XXXX-			ecking rings		
		Number Street		<u> </u>		Brol	ney market kerage		
		City Sta	te Zip Code			Oth	er		
		Person Who Was Paid		— XXXX-		=	ecking rings		
		Number Street					ney market kerage		
		City Sta	te Zip Code			Oth	er		
21.	valua	ou now have, or did you ables? No Yes. Fill in the details.	ı have within 1 year befo		d for bankruptcy, a	ny safe deposi	box or other depositor		Do you still
									_
		Name of Financial Institu	tion	Name					☐ No ☐ Yes
		Number Street		Number	Street				
		City State	Zip Code	City	State	Zip Code			
22.	Have	you stored property in	a storage unit or place	other than	your home within	1 year before y	ou filed for bankruptcy	?	
		No Yes. Fill in the details.							
				Who else	had access to it?		Describe the contents	5	Do you still have it?
		Name of Storage Facility	,	Name					☐ No ☐ Yes
		Number Street		Number	Street				
		City State	Zip Code	City	State	Zip Code			

y Property You Hold or control any propert in the details.				porty vou borro		
in the details.				perty you borro	wed from, are storing for, or hold in tru	st for someone.
		Where is th	ne property?		Describe the contents	Value
s Name		Number Str	eet		-	
er Street		- City	State	Zip Code	-	
State	Zip Code	-				
	•	formation				
s or toxic substances, was	stes, or material ir	nto the air, land	l, soil, surface wa	ter, groundwater,		
own, operate, or utilize it	, including dispos	sal sites.		·	·	
, ,	•			aste, hazardous s	substance,	
, releases, and proceedin	gs that you know	about, regardle	ess of when they	occurred.		
vernmental unit notified	d you that you n	nay be liable o	or potentially lia	able under or in	violation of an environmental law?	
in the details.						
		Governmen	ntal unit		Environmental law, if you know it	Date of notice
of site		Government	tal unit		-	
er Street		Number Str	eet		-	
State	Zip Code	City	State	Zip Code	-	
otified any government	al unit of any re	lease of haza	rdous material?	?		
in the details.						
		Governme	ntal unit		Environmental law, if you know it	Date of notice
of site		Government	tal unit		-	
er Street		Number Str	eet		-	
State	Zip Code	City	State	Zip Code	-	
	State Details About Envi of Part 10, the following determinate for toxic substances, was statutes or regulations cores any location, facility, or prown, operate, or utilize it is material means anything tance, hazardous material releases, and proceeding the following terminate in the details. Of site The Street State The Street Street The Street Street Street	State Zip Code Details About Environmental In If Part 10, the following definitions apply: Pental law means any federal, state, or local If or toxic substances, wastes, or material in It statutes or regulations controlling the clear Is any location, facility, or property as define It own, operate, or utilize it, including dispose It including	State Zip Code Details About Environmental Information of Part 10, the following definitions apply: Pental law means any federal, state, or local statute or regulations controlling the cleanup of these substances, wastes, or material into the air, land statutes or regulations controlling the cleanup of these substances, regulations controlling the cleanup of these substances, and location, facility, or property as defined under any errown, operate, or utilize it, including disposal sites. Permaterial means anything an environmental law defines a stance, hazardous material, pollutant, contaminant, or simple releases, and proceedings that you know about, regardly referented unit notified you that you may be liable of the details. Governmental unit notified you that you may be liable of the details. Governmental state Zip Code City Detified any governmental unit of any release of hazard in the details. Governmental unit notified you that you may be state of site Governmental unit of any release of hazard in the details. Governmental unit notified you that you release of hazard in the details. Governmental unit of any release of hazard in the details. Governmental unit of site Site Site Site Site Site Site Site S	State Zip Code Details About Environmental Information If Part 10, the following definitions apply: Pental law means any federal, state, or local statute or regulation concerning or toxic substances, wastes, or material into the air, land, soil, surface wastatutes or regulations controlling the cleanup of these substances, wastes as any location, facility, or property as defined under any environmental law, own, operate, or utilize it, including disposal sites. In material means anything an environmental law defines as a hazardous wasterial, pollutant, contaminant, or similar term. In releases, and proceedings that you know about, regardless of when they prevented unit notified you that you may be liable or potentially like in the details. Governmental unit If Street State Zip Code City State Details About Environmental unit Governmental unit Fire Street State Governmental unit Governmental unit	State Zip Code City State Zip Code City State Zip Code City State Zip Code City State Zip Code Cetails About Environmental Information If Part 10, the following definitions apply: In an tax or regulation concerning pollution, control in or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, statutes or regulations controlling the cleanup of these substances, wastes, or material. Is any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it, including disposal sites. Is material means anything an environmental law defines as a hazardous waste, hazardous sance, hazardous material, pollutant, contaminant, or similar term. In releases, and proceedings that you know about, regardless of when they occurred. In the details. Governmental unit notified you that you may be liable or potentially liable under or in in the details. Governmental unit In the details. Governmental unit Mumber Street Number Street	The Street State Zip Code State Zip Code

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Debto	or 1	Gabriel Case 16-044 First Name	72 Doc 1 Middle Name	<u>-iled 02/12/16</u> Document F	<u>Entered</u>	h16 /45;41: <u>52</u>	Desc Main
26. I	Hav	e you been a party in any ju	idicial or administra	tive proceeding under a	ny environmental law	? Include settlements	and orders.
Į	✓	No					
		Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court or agency		Nature of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street	-		Concluded
		Case number		City State	Zip Code		
Part 1	1.	Give Details About Yo	our Rusiness or		·		
27.	With	nin 4 years before you filed	for bankruptcy, did	you own a business or h	nave any of the follow	ing connections to an	y business?
		<u> </u>		profession, or other activity or limited liability partners	•	time	
		A partner in a partnersh		or inflited liability partilers	ilip (EEF)		
		An officer, director, or m					
		An owner of at least 5%	of the voting or equity	securities of a corporation	1		
	4	No. None of the above applies Yes. Check all that apply above		helow for each business			
	_	res. Oneck all triat apply above	ve and illi in the details		ure of the business	Employer Ide	entification number Do not
							al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	То
		Oity State	Zip Oodc				_ ·
				Describe the nate	ure of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
		City	210 0000				
				Describe the nati	ure of the business		entification number Do not all Security number or ITIN.
		Business Name				EIN:	
						_	
		Number Street		Name of account	tant or bookkeeper	Dates busine	ss existed
		City State	Zip Code			From	To
						<u> </u>	

Debtor		ed 02/11/2/16 Entered 02/11/2/116/11/5:41: <u>52 Desc Main</u> ocument Page 58 of 78
		give a financial statement to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the details below.	
_	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true s, concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/12/2016	Date
Die	d you attach additional pages to Your Statement of Fir No Yes	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Die	d you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
✓	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Gabriel Prince			Case No.	
	Debtor			(If known)	
				Chapter	Chapter 13
1	DISCLOSURE C Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr year before the filing of the petition in bankrupto in connection w ith the bankruptcy case is as for	r. P. 2016(b), I certify that cy, or agreed to be paid	at I am the attorney for the a	abovenamed debtor(s) and th	nat compensation paid to me within one
	For legal services, I have agreed to accept	move.			\$4,000.00
	Prior to the filing of this statement I have receive	ved .			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid to me wa	s: Other (sp	pecify)		
3	. The source of the compensation paid to me is: Debtor	Other (sp	pecify)		
4	I have not agreed to share the above-discined members and associates of my law firm.	losed compensation wi	ith any other person unless	they are	
	I have agreed to share the above-disclose members or associates of my law firm. A of the people sharing in the compensation, is	copy of the agreement,	a other person or persons w , together with a list of the r	who are not names of	
5	. In return for the above-disclosed fee, I have ag a. Analysis of the debtor's financial situa				n in bankruptcy;
	b. Preparation and filing of any petition, s	schedules, statements	of affairs and plan which m	nay be required;	
	c. Representation of the debtor at the m	eeting of creditors and	confirmation hearing, and	any adjourned hearings ther	eof;
	d. Representation of the debtor in advers	sary proceedings and c	other contested bankruptcy	matters;	
6	. By agreement with the debtor(s), the above-dis	sclosed fee does not in	clude the following service:	s:	
			CERTIFICATION		
	I certify that the foregoing is a complete statemer eedings.	nt of any agreement or	arrangement for payment t	to me for representation of th	e debtor(s) in this bankruptcy
	2/12/2016		/s/	Daniel Giannola	
	Date		Sig	gnature of Attorney	
			S	Semrad Law Firm	
	_		1	Name of law firm	_

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-04472 Doc 1 Filed 02/12/16 Entered 02/12/16 15:41:52 Desc Main UNITED STATES BANKBURICY COURT Northern District of Illinois

In re:	Prince, Gabriel	Case No.		
_	Debtor(s)			
		Chapter. Chap	ter13	
	VERIFIC	CATION OF CREDITOR MATRIX	rix	
	The above named Debtors hereby verify the	nat the attached list of creditors is true and correct to the	ne best of their knowledge.	
Date:	2/12/2016	/s/ Prince, Gabriel		
		Prince, Gabriel		

Signature of Debtor

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ALLY FINANCIAL 200 RENAISSANCE CTR DETROIT , MI 48243

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104

TRUST REC SV 541 OTIS BOWEN DRI MUNSTER , IN 46321

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

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MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

DIVERSIFIED POB 551268 JACKSONVILLE, FL 32255

Internal Revenue Service P.O. Box 7346 Philadelphia , PA 19101

Illinois Dept of Revenue Illinois Department of Revenue P.O. Box 64338 Chicago , IL 60664

Illinois Tollway PO Box 5544 Chicago , IL 60680

Sprint Corp. PO Box 7949 Attn Bankruptcy Dept Overland Park , KS 66207

Trinity Hospital 2320 E 93rd Chicago , IL 60617

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$400.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3-12-16

Signed:

Maril Pro

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Debtor 1 Gabriel Case 16-04472 Page 74 of 78 Documente Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ∏ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 **1-49** 18. How many creditors 50-99 50.001-100.000 5,001-10,000 do you estimate that 10,001-25,000 More than 100,000 100-199 you owe? 200-999 **✓** \$0-\$50,000 31,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$50,001-\$100,000 estimate your assets \$10,000,000,001-\$50 billion \$100.001-\$500.000 \$50,000,001-\$100 million to be worth? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million \$1,000,001-\$10 million \$500,000,001-\$1 billion **✓** \$0-\$50,000 20. How much do you \$1,000,000,001-\$10 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your 310,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11. United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Gabriel Prince Signature of Debtor 2 Signature of Debtor 1 Executed on ___2/12/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Doc 1

Filed 02/12/16

Entered 02/12/16 15:41:52

	Case 16-04472	2 Doc 1 Fil	ed 02/12/16	Entered 02/13	2/16 15:41:52	Desc Main	
Fill in this inform	nation to identify your case	:					
Debtor 1	Gabriel First Name	Middle Nam	Prince ne Last Na	ame			
Debtor 2 (Spouse, if filing		Middle Nam					
	ankruptcy Court for the:	Northern	District of Illi				
Case number		erewe.	(S	tate)			
	Form 106Dec	<u> </u>				Check if the amended	
Declarat	ion About ar	n Individual	Debtor's S	Schedules			12/1
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You must file th property by frau 1519, and 3571. Part 1: Sign Did you pa	is form whenever you fil ud in connection with a b	e bankruptcy schedu ankruptcy case can	ules or amended sch result in fines up to \$ ttorney to help you fi	ing correct informati edules. Making a fals 250,000, or imprison	e statement, concea nent for up to 20 yea	rs, or both. 18 U.S.C. §§ 152, 1	ney o 341,

Date

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Date <u>2/12/2016</u> MM/DD/YYYY

Debtor 1	Gabriei	6-04472	Doc 1	Filed 02/12/16	Entered 02/12/16 15:41:52 Page 76 of 78	Desc Main
	First Name	, ,	Middle Name	DUCUI Last Name	rage 70 01 76	
	thin 2 years before y ditors, or other part		nkruptcy, die	d you give a financial st	atement to anyone about your business? In	clude all financial institutions,
☑ ☑	No Yes. Fill in the detail	s below.				
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	Name			MM/DD/YYYY		
	Number Street					
	W-2000					
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Part 12:	Sign Below					
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	x /s/ 6	Gabriel Prince	Mu	ilf	*	
	Signatu	ure of Debtor 1	· · · · · · · · · · · · · · · · · · ·		Signature of Debtor 2	
					Date	
	Date	2/12/2016				
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Case 16-04472 Doc 1 Filed 02/12/16 Entered 02/12/16 15:41:52 Desc Main

UNITED STATES BARREOFTCY COURT

Northern District of Illinois

in re:	Prince, Gabriel	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
	The above named Debtors hereby verify that t	the attached list of creditors is true	and correct to the best of their knowledge
Date:	2/12/2016	/s/ Prince, Gabriel	Harilg ~
		Prince, Gabriel Signature of Debto	or

17. H 17. H 1 19. C	also be available at the bankruptcy clerk's office flow do the lines compare? 7a. Line 15b is less than or equal to line 16c. O U.S.C. § 1325(b)(3). Go to Part 3. Do NO 17b. 17b. q Line 15b is more than line 16c. On the § 1325(b)(3). Go to Part 3 and fill out Ca your current monthly income from line 14 ab 16c. Copy your total average monthly income from line 16c. If you commitment period under 11 U.S.C. § 1325(b)(4) allow	Illinois 1 Ind size of household unts, go online using the link specified in the separate instructions for this form. This list may be. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 of fill out Calculation of Disposable Income (Official Form 122C-2). The top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. alculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy bove. Under 11 U.S.C. §1325(b)(4) The 11. The are married, your spouse is not filing with you, and you contend that calculating the	\$49,682.00 \$4,593.92
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1	9a. If the marital adjustment does not apply, fill in 0 c	on line 19a.	- <u>\$0.00</u>
	9b. Subtract line 19a from line 18.		\$4,593.92
20. C	alculate your current monthly income for the ye	ear. Follow these steps:	#4 F00 00
2	Da. Copy line 19b.		\$4,593.92
	Multiply by 12 (the number of months in a year).		x 12
2	0b. The result is your current monthly income for the	e year for this part of the form.	\$55,127.04
2	Oc. Copy the median family income for your state an	nd size of household from line 16c.	\$49,682.00
21. H	ow do the lines compare?		
	Line 20b is less than line 20c. Unless otherwise or period is 3 years. Go to Part 4.	ordered by the court, on the top of page 1 of this form, check box 3, The commitment	
E	Line 20b is more than or equal to line 20c. Unless commitment period is 5 years. Go to Part 4.	s otherwise ordered by the court, on the top of page 1 of this form, check box 4, The	
art 4:	Sign Below		
	Discipling house I declare under nanelts of navius	y that the information on this statement and in any attachments is true and correct.	
		- ^	
	✗ /s/ Gabriel Prince	tb~ x	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 2/12/2016	Date	
	MM/DD/YYYY	MM/DD/YYYY	
	If you checked 17a, do NOT fill out or file Form 1. If you checked 17b, fill out Form 122C-2 and file it	22C-2. it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	
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